



Substitute for form 1449/PTO		Complete if Known	
		Application Number	09/929,735
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Filing Date	August 13, 2001
		First Named Inventor	Stephen B. Slutsky
		Art Unit	3625
		Examiner Name	Garg, Yogesh C
Sheet <u>1</u> of <u>1</u>	Attorney Docket Number	60021-375702	

U.S. PATENT DOCUMENTS				
Examiner Initials*	Cite No. ¹	Document Number Number - Kind Code ² (if known)	Issue Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document
9	1	US-6,430,542	08-2002	Moran, William J.
	2	US-5,918,217	06-1999	Maggioncalda et al.
	3	US-5,819,263	10-1998	Bromley et al.
9	4	US-6,012,043	01-2000	Albright et al.
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FOREIGN PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Foreign Patent Document Country Code ³ -Number*-Kind Code ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	T ⁴

OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS			
Examiner Initials	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	T ²
9	1	"Personal financial software", The CPA Journal, New York, September 1999, Vol.69, Iss.9; pg 40, 7 pgs, Proquest, describes numbers of software packages on the market for providing automated coaching for a financial modeling.	
	2		

Examiner Signature	GARG	Date Considered	6/26/05
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹Applicant's unique citation designation number (optional). ²See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible.

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